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FACSIMILE TRANSMISSION

DATE: January 26, 2004

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Name	Fax Number	Phone Number
Examiner Richard C. Fults U.S. Patent and Trademark Office	703-305-7687	703/308-5416

FROM: Howard Sobelman PHONE: 602-382-6228

RE: U.S. Serial No. 09/415,632

MESSAGE:

Response and Amendment to Office Action mailed October 24, 2003

ORIGINAL DOCUMENT:	Will not be sent	NUMBER OF PAGES (Including Cover):	5
CONFIRMATION NO.:		CLIENT MATTER NO.:	10655.7700
PLEASE RETURN TO:	Debbie Mier 16s03	PERSONAL FAX:	No
REQUESTOR:	Howard Sobelman	DIRECT LINE:	602-382-6228

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Date: Jan. 26, 2004By: Leborah A. MiccIN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

Inventor(s):	Crane, et al.	Docket No.:	10655.7700
Serial No.:	09/415,632	Examiner:	Fults, Richard C.
Filed:	October 12, 1999	Group Art Unit:	3628
Title:	SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS	Confirmation No.:	5093

RESPONSE AND AMENDMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Office Action mailed October 24, 2003 regarding the above-referenced patent application, of which this Response is timely filed within the shortened three month statutory period for Response.

Remarks/Arguments begin on page 2 of this paper.